



SANTA ROSA FAMILY AND CONSUMER SCIENCES NEWSLETTER

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Money Management TIPS Keeping Records	1	<p>In the last lesson you looked at the big picture -- your net worth. Now it is time to look at the day-to-day management of your money. What is your total income? Where does it all go? Is there any way to get more satisfaction from its use? These are questions you and your family can answer when you have the necessary information.</p> <p>That information comes from keeping a record of the money coming in and going out of your household. Keeping records for a month is a must if you are to form a workable spending plan, or budget. If you have kept accounts before and wish to use that system, fine. If not, call or write me for the booklet "Money Management Makes Cents" or the "Money Management Calendar."</p> <p>Suggestions For Mastering Your Recordkeeping</p> <p>Keeping records may not be the most desirable task, but it is a necessary one. To be successful it must be a cooperative effort between all members of your household. The person best qualified should assume major responsibility for the task.</p>
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However, everyone must cooperate and contribute what is necessary.

To master recordkeeping, first, organize a **workspace**. You will need a table surface and adequate facilities for storing records. (A later newsletter will discuss this in greater detail.) Second, **develop a workable recordkeeping system**. This is a step-by-step procedure that should help you:

1. forecast expected income,
2. estimate money needed for goals,
3. make a spending plan, and
4. keep track of how money was used.

Develop a system, get started and modify your system as needed.

You might:

1. **Keep all cash register tapes and receipts for bills paid in one place** (box, drawer, bag) until they can be filed or recorded in your monthly recordkeeping book. Be sure that each tape or receipt identifies the amount of money spent and for what (groceries, grooming aids,

household items). Be sure the receipt is dated, if not write the date on it.

2. **Have each person record money spent and its use**, then give it to whomever is keeping the monthly records.
3. **Decide which family member will pay the bills** and monitor the spending plans and expenditures. Also decide when the recording will be done -- weekly, every two weeks or monthly. It is important that accurate plans and records are kept for all moneys; otherwise you can't spot leaks and make improvements in your finances.
4. **Set a specific time** once a month or more frequently in the beginning if desired, for a family meeting (council) to evaluate goals, spending plans and records of how money was used, and to make spending plans for the next month.
5. **It is time for a checkup. How are you doing?**



	YES	USUALLY	NO
Do all family members keep an accurate record of their spending?			
Do you search records of spending to find leaks or unwise uses of money?			
Have you organized a workable system for keeping accurate reports?			

Can Snacking Be Part of a Healthy Eating Plan? American Dietetic Association Says Yes -- If You Choose Wisely

CHICAGO -- Snacks can help optimize your energy and mental power, control your weight, reduce the load on your heart and prevent heartburn. Food and nutrition experts at the American Dietetic Association say your snacking habits should help balance your diet, not add unneeded calories or fat.

"To get all the essential nutrients your body needs in a day, snacking can be very beneficial to your overall health and well being," says Katherine Tallmadge, registered dietitian and spokesperson for the American Dietetic Association.

"As long as snacks are planned, small and balanced, they can really help fuel your body for activities throughout your day.

I often tell my clients to snack up to three times a day, but limit the snack calories to 100 to 200 calories. It helps keep them satisfied throughout the day and they are less likely to binge late at night while watching television or working on the computer," Tallmadge says.

"I like to recommend snacks that provide a little carbohydrate, protein and small amount of fat, if any. Mix and match with whatever your taste preference may be and you can be energized throughout your day. Here are some great suggestions."

- medium banana and one tablespoon of peanut butter: 200 calories, 8.5 grams of fat, 3 grams of fiber
- medium apple with skin and one-ounce string cheese: 190 calories, 6.5 grams of fat, 3 grams of fiber

- one-quarter cup of raisins and one half cup plain yogurt: 170 calories, 0 grams of fat, 1.5 grams of fiber
- two-cups of popcorn, unbuttered sprinkled with cayenne pepper: 80 calories, 1 gram of fat, 2 grams of fiber
- one-half cup of pretzels and mustard: 93 calories, 1 gram of fat, 0.5 grams of fiber
- ten regular tortilla chips and one-quarter cup salsa: 188 calories, 10 grams of fat, 2 grams of fiber
- one-cup of dry cereal and one cup of one percent milk: 200 calories, 3 grams of fat, 3.5 grams of fiber
- six-ounces of skim milk, one-half tablespoon cocoa, one half tablespoon sugar, dash cinnamon and vanilla extract: 102 calories, 5 grams of fat, 0 grams of fiber
- one small corn tortilla, one-half ounce grated reduced fat cheddar cheese, 1 chopped tomato, 1 tablespoon jalapeno pepper slices: 109 calories, 2 grams of fat, 2.7 grams of fiber
- two tablespoons of skim milk ricotta cheese, one-third cup sliced fresh strawberries, one-third cup fresh blueberries, one-third cup fresh raspberries: 100 calories, 1 gram of fat, 5.2 grams of fiber
- one slice of angel food cake with one-third cup of fresh berries: 100 calories, 0.2 grams of fat, 1.6 grams of fiber
- one whole-wheat pita pocket, three ounces of tuna fish packed in water with tomato slices: 185 calories, 1 gram of fat, 4.7 grams of fiber

With nearly 70,000 members, the Chicago-based American Dietetic Association is the nation's largest organization of food and nutrition professionals. ADA serves the public by promoting optimal nutrition and well-being.

National Nutrition Month®, created in 1973, celebrates its 30th anniversary in March 2003 by promoting healthful eating and providing practical nutrition guidance.

For more information on how to reach a registered dietitian in your area, call 800/366-1655 or log on to www.eatright.org.

American Dietetic Association
March 2003

more time watching TV reruns or other activities that will nurture their hearts. If you remember that what you practice you will become, you may begin choosing different types of activities to practice.

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Reducing Asthma Triggers

New Study Reaffirms Benefits of Laundering

For adults, asthma is the fourth leading cause of work loss. For children, asthma accounts for 10 million lost school days per year. An asthma attack is serious business. The disease is chronic and life-threatening, so anything that can be done to reduce the incidence and/or severity of an attack is welcomed.

Asthma attacks can be triggered by allergens, a category that includes animal dander, mold, mildew and dust mites. The latter are microscopic creatures that feed on human skin flakes that are shed every day, particularly in bedrooms, bedding and bathrooms. Regular laundering has been regarded as an important way to keep these allergens under control. Newly-published research from Wright State University in Dayton, Ohio, verifies this and stresses the cumulative effect of weekly washing of bed linens.

The recommended washing procedure is to pre-soak the bed linens with laundry detergent and bleach in warm water (at least 95° F) for four hours. Check the care labels to be sure that bleach is safe for the linens. The pre-soak should be followed by regular washing in warm water.

Fitness for the Soul

"Practice Makes Perfect" is an adage we have heard many times. Now here is the question, "Are you practicing what you want to become?"

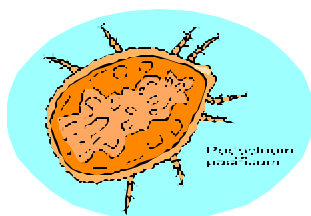
If you are in the habit of being uptight whenever life isn't quite right, always being right, or acting like life is an emergency, your life will be a reflection of this. You will be frustrated because you have practiced being frustrated.

Likewise, you can choose to practice other qualities—compassion, patience, kindness, humility and peace. You don't have to make your life into a big project where the goal is to be constantly improving. But it is helpful to be aware of your own habits. How do you spend your time? Are you cultivating habits that are helpful to your goals? Is what you say you want your life to stand for consistent with what your life really stands for? Ask yourself those questions and answer them honestly.

Do you think you don't have the time to do the things you want to do? Many people spend

Mattresses and pillows should have protective covers that prevent re-infestation by dust mites. Children's beds should be free of stuffed animals – they can be a haven for allergens. For bedtime companions, choose only stuffed animals that can be washed regularly. All others should reside in a play area in another room.

Cleanliness Facts
January/February 2003



? For general fertilization of the lawn and landscape, select a product with a 3-1-3 or 3-1-2 ratio such as 12-4-8, 16-4-8 or 15-5-15. Also, check to see that 30% to 50% of the nitrogen is in a slow release or water insoluble form.

? Choose container grown trees with straight, unforked trunks. Side branches should be evenly spaced along the trunk.

? Purchase and transplant shrubs and trees early in the season. This will provide time for root growth and establishment before the arrival of hot weather.

? Don't be afraid to try new plants, but before making a large purchase, determine if an unfamiliar species is adapted to this area. Extension or a reputable nursery or garden center can provide this information.

Choosing a Potting Mixture

The "soilless" potting mixes are recommended for container grown porch and patio plants. Avoid the use of soil or "yard dirt" when potting or re-potting.

The quality of packaged potting media varies from poor to excellent, depending upon the quality and ratio of ingredients used by the manufacturer. A high quality potting medium contains the right balance of relatively coarse and fine particles.

Look for a mixture that contains peat or pine bark plus perlite or vermiculite. It should be relatively light in weight. Some high quality products come complete with the pH adjusted to an acceptable level and enough nutrients to start new plants.

Avoid purchasing and using a potting medium that is fine textured and heavy, with the appearance of soil. Such a mixture usually retains

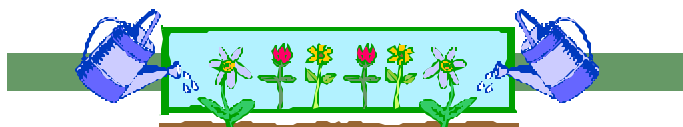
Gardener's Corner

March brings forth the urge to dig and plant. Nurseries and garden centers are responding to this busiest of gardening seasons by stocking up on annual and perennial flowers, vegetables, shrubs, trees, vines, ground covers, grasses, fertilizers, mulches and other supplies.

Be an informed consumer when purchasing plants and supplies.

Following are some tips:

? Choose bedding plants that have good green color and are "stocky" in appearance. Avoid plants that are extra tall, pale green and have yellow or spotted foliage.



too much water, and is difficult to wet once it becomes dry.

Note: Some gardeners prefer to make their own potting medium. There are many "recipes," and no single mixture that works best for everyone.

Making one's own potting mixture should be limited to special situations, such as where a large quantity is needed and where the ingredients can be obtained easily and at low cost.

It is usually more cost effective to purchase a high quality packaged mix when potting up a few container plants for the porch and patio.

March Tips

! Fertilize the lawn only after some green-up and growth has begun. Avoid the use of excessive rates. Centipedegrass in particular, can be damaged by heavy applications of high nitrogen containing fertilizer.

! Finish pruning broadleaved evergreen shrubs. Finish pruning crape myrtle, hibiscus, oleander and other summer flowering shrubs. Delay the pruning of azaleas and other spring flowering shrubs until after bloom.

! Service the lawn mower, following the manufacturer's recommendations. Sharpen the blade and adjust the cutting height for your kind of grass:

Centipede: 1½" to 2"

St. Augustine: 3" to 4 "

! Most of the warm season vegetables can be planted in March. Obtain a copy of the "Vegetable Gardening Guide" from your local Extension office. This publication contains specific recommended planting times and much more.

! Last call for planting Irish potatoes and English peas.

Dan Mullins
Horticulture Agent

RECIPES

Chicken-Rice Soup

3 lb. chicken pieces
8 c. water
½ c. celery with leaves, chopped
¼ c. fresh parsley leaves, chopped
1 small onion
1 pinch pepper
1 bay leaf
¼ tsp. celery seeds
½ c. rice, uncooked
1 c. carrots, diced

Simmer the chicken in the water with the celery, parsley, onion, pepper, bay leaf and celery seeds for 4 hours in a slow cooker or one hour over low heat on the stove.

Drain the chicken broth and remove chicken pieces. (Discard bay leaf.) Bone the chicken and chop into bite-size pieces. Combine the broth, chicken, rice and carrots in a saucepan. Cook for 30 to 40 minutes or until the rice is tender.

EXCHANGES: 1 cup = 3 lean meat,
1/2 bread

11 grams carbohydrate, 29 grams protein, 10 grams fat,
219 mg sodium, 307 mg potassium, 88 mg cholesterol

Apricot Chicken (or pork chops, beef, etc)

1 chicken, cut up
1 small jar Apricot preserves
1 small/regular bottle of Russian dressing
1 pkg. dry onion soup mix

Mix preserves, dressing and onion soup mix. Place chicken in crockpot and pour over the mixture. Some recipes recommend marinating overnight but it is not necessary. Cook in crockpot about 6-8 hours or until done. Serve with rice, noodles, etc.

The use of trade name in this publication is solely for the purpose of providing specific information. It is not a guarantee, warranty, or endorsement of the product names and does not signify that they are approved to the exclusion of others.



Sincerely,

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LKB:etc